

In the Claims

Pursuant to the Examiner's objection, misnumbered Claims 1-82 have been renumbered 1-81. For the sake of clarity, Claims 1-30 remain as originally numbered, and Claims 32-82 have been renumbered to be Claims 31-81. Thus, cancelled Claim 47 from Amendment A is renumbered as cancelled Claim 46.

Based on the foregoing renumbered claims, please amend Claims 1-11, 13, 17, 21-34, 38-43, 47-55, 57-60, 62-65 and 71-81. Please cancel Claims 12, 14-16, 35-37, 44-46, 56, 61 and 66-70. A courtesy clean copy of the claims as amended in this Amendment B is enclosed as an attachment hereto. Please amend the claims as follows:

- 1 1. (Currently Amended) A An electronic bill presentment and payment system for
2 presenting and paying ~~bills~~, bills via the Internet, said system comprising:
3 parsing functionality which is adapted to parse billing data from a plurality
4 of billers using rules of conversion according to which said parsing functionality is
5 programmed, corresponding to a plurality of data types, and to provide relevant
6 ~~information~~ information; ~~for further use by said system~~;
7 a common document model processing functionality adapted to transform
8 said relevant information into a common document model, wherein said common
9 document model is adapted to accommodate said relevant information from said
10 plurality of billers and according to said plurality of data types;

11 a database adapted to store said transformed information from
12 said common document model processing functionality; and
13 presentation functionality adapted to retrieve information from said
14 database and output at least some of said information via a network for use by bill
15 payers.

1 2. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 parsing functionality is adapted to parse data from a print stream of data provided
3 by said plurality of billers.

1 3. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 parsing functionality is adapted to parse data from a data interchange stream of
3 data provided by said plurality of billers.

1 4. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 parsing functionality is adapted to parse data from a financial data stream provided
3 by said plurality of billers.

1 5. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 presentation functionality is adapted to output information for use by said bill
3 payers using financial software.

1 6. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 presentation functionality is adapted to output information for use by said bill

3 payers not using financial software.

1 7. (Currently Amended) The system according to ~~claim~~ Claim 6, wherein said
2 presentation functionality is adapted to output information for use by said bill
3 payers using a browser.

1 8. (Currently Amended) The system according to ~~claim~~ Claim 1, wherein said
2 presentation functionality employs style sheet functionality in order to render
3 information in a form suitable for said bill payers.

1 9. (Currently Amended) The system according to ~~claim~~ Claim 6, wherein
2 information is provided to said bill payers using markup language.

1 10. (Currently Amended) The system according to ~~claim~~ Claim 1, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said bill ~~payers~~, payers by at least (i) retrieving information
4 from said database and presenting it to said bill payers in a form requested by said
5 bill payers; and (ii) altering information in said database corresponding to said bill
6 payers according to said communications.

1 11. (Currently Amended) The system according to ~~claim~~ Claim 1, further
2 comprising interactivity functionality adapted to detect and respond to
3 communications from said plurality of billers by at least retrieving ~~information~~
4 from said database information corresponding to said plurality of billers and

5 presenting it to said plurality of billers in a form requested by said plurality of
6 billers.

1 12. (Cancelled)

1 13. (Currently Amended) The system according to ~~claim~~ Claim 1, further
2 comprising a biller interface coupled to said database adapted to allow said
3 plurality of billers to alter appearance and content of bills presented to said bill
4 ~~payers~~. payers, said biller interface allowing said plurality of billers to
5 communicate with said bill payers regarding said bills.

1 14. (Cancelled)

1 15. (Cancelled)

1 16. (Cancelled)

1 17. (Currently Amended) The system according to ~~claim~~ Claim 1, further
2 comprising a financial source interface adapted to send and receive
3 communications to and from at least one financial entity and to alter information
4 in said database according to said financial source communications.

1 18. (Cancelled)

1 19. (Cancelled)

1 20. (Cancelled)

1 21. (Currently Amended) A method of providing electronic bill presentment and
2 payment services, said method comprising the steps of:

3 extracting relevant information from billing data, corresponding to a
4 plurality of data types, from a plurality of billers using rules of conversion;
5 transforming said relevant information into a common document model,
6 which common document model is adapted to accommodate said relevant
7 information from said plurality of billers and according to said plurality of data
8 types;

9 storing said transformed information from said common document model
10 in a database; and

11 retrieving said transformed information from said database and outputting
12 at least some of said information via a network for use by bill payers.

1 22. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said billing data
2 is extracted from a print stream of data provided by said plurality of billers.

1 23. (Currently Amended) The method of claim 21, wherein said billing data is
2 extracted from a data interchange stream of data provided by said plurality of
3 billers.

1 24. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said billing data

2 is extracted from a financial data stream provided by said plurality of billers.

1 25. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said at least
2 some of said information is output for use by said bill payers using financial
3 software.

1 26. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said at least
2 some of said information is output for use by said bill payers not using financial
3 software.

1 27. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said at least
2 some of said information is output for use by said bill payers using a browser.

1 28. (Currently Amended) The method of ~~claim~~ Claim 21, wherein said at least
2 some of said information is output using style sheet functionality in order to render
3 information in a form suitable for said bill payers.

1 29. (Currently Amended) The method of ~~claim~~ Claim 26, wherein said at least
2 some of said information is provided to said bill payers using markup language.

1 30. (Currently Amended) The method of ~~claim~~ Claim 21, further comprising the
2 step of detecting and responding to communications from bill ~~payers~~, payers by at
3 least (i) retrieving information from said database and presenting it to said bill
4 payers in a form requested by said bill payers and (ii) altering information in said
5 database corresponding to said bill payers according to said communications.

1 ~~32.~~ 31. (Currently Amended) The method of ~~claim~~ Claim 21, further comprising
2 the step of detecting and responding to communications from said plurality of
3 ~~billers~~, billers by at least retrieving ~~information~~ from said database information
4 corresponding to said plurality of billers and presenting it to said plurality of
5 billers in a form requested by said plurality of billers.

1 ~~33.~~ 32. (Currently Amended) The method of ~~claim~~ Claim 21, further comprising
2 the step of allowing said plurality of billers to alter appearance and content of bills
3 presented to said bill payers.

1 ~~34.~~ 33. (Currently Amended) The method of ~~claim 33,~~ Claim 32, further
2 comprising the step of allowing said plurality of billers to communicate with said
3 bill payers regarding said bills.

1 ~~35.~~ 34. (Currently Amended) The method of ~~claim~~ Claim 21, further comprising
2 the step of sending and receiving communications to and from at least one
3 financial entity and altering and storing information according to said
4 communications.

1 ~~36.~~ 35. (Cancelled)

1 ~~37.~~ 36. (Cancelled)

1 ~~38.~~ 37. (Cancelled)

1 ~~39.~~ 38. (Currently Amended) ~~A~~ An electronic bill presentment and payment
2 system for presenting and paying ~~bills~~, bills via the Internet, said system
3 comprising:

4 an extractor functionality which is adapted to parse billing data from a
5 plurality of billers using rules of conversion according to which the extractor
6 functionality is programmed, corresponding to a plurality of data types, and to
7 provide relevant ~~information for further use by said system;~~ information, said
8 rules of conversion being a rules application process, allowing a user to generate a
9 translator for parsing the billing data into a common document tree;

10 a common document model processing functionality adapted to transform
11 said relevant information into a common document model, ~~which~~ said common
12 document model is adapted to accommodate said relevant information from said
13 plurality of billers and according to said plurality of data ~~types;~~ types, wherein said
14 common document tree contains data and attributes which are mapped into nodes
15 which fit said common document model for storage;

16 a database adapted to store said transformed information from said common
17 document model processing functionality; ~~and~~

18 presentation functionality adapted to retrieve information from
19 said database and output at least some of said information via a network for use by
20 bill payers; and

21 a bill payer interface coupled to said database adapted to allow said bill
22 payers to pay bills electronically.

1 ~~40.~~ 39. (Currently Amended) The system of ~~claim 39~~, Claim 38, wherein said
2 interface is adapted to allow said bill payers to specify the location of said output.

1 ~~41.~~ 40. (Currently Amended) ~~A~~ An electronic bill presentment and payment
2 system for presenting and paying ~~bills~~, bills via the Internet, said system
3 comprising:

4 parsing functionality which is adapted to parse billing data from a plurality
5 of billers using rules of conversion according to which the parsing functionality is
6 programmed, corresponding to a plurality of data types, and to provide relevant
7 ~~information for further use by said system;~~ information, said rules of conversion
8 being a rules application process, allowing a user to generate a translator for
9 parsing the billing data into a common document tree;

10 a common document model processing functionality adapted to transform
11 said relevant information into a common document model, ~~which said~~ common
12 document model is adapted to accommodate said relevant information from said
13 plurality of billers and according to said plurality of data ~~types;~~ types, wherein said
14 common document tree contains data and attributes which are mapped into nodes
15 which fit said common document model for storage;

16 a database adapted to store said transformed information from said common

17 document model processing functionality;

18 a presentation functionality adapted to retrieve information from said
19 database and output at least some of said information via a network for use by bill
20 payers; and

21 a biller interface coupled to said database adapted to allow said plurality of
22 billers to identify market segments of said bill payers according to market rules
23 and information retrieved from said database.

1 ~~42.~~ 41. (Currently Amended) A system according to ~~claim 41,~~ Claim 40, wherein
2 said biller interface is further adapted to allow said plurality of billers to alter
3 appearance and content of bills presented to said bill payers based on said market
4 segments.

1 ~~43.~~ 42. (Currently Amended) A system according to ~~claim 41,~~ Claim 40, wherein
2 said biller interface is further adapted to allow said plurality of billers to send
3 marketing messages to said bill payers based on said market segments.

1 ~~44.~~ 43. (Currently Amended) A system according to ~~claim 41,~~ Claim 40, wherein
2 said biller interface is further adapted to allow said plurality of billers to
3 communicate with said bill payers ~~regarding said bills~~ based on said market
4 segments.

1 ~~45.~~ 44. (Cancelled)

1 ~~46.~~ 45. (Cancelled)

1 ~~47.~~ 46. (Previously Cancelled)

1 ~~48.~~ 47. (Currently Amended) ~~A~~ An electronic bill presentment and payment

2 system for presenting and paying ~~bills,~~ bills via the Internet, said system

3 comprising:

4 parsing functionality which is adapted to parse billing data from a plurality

5 of billers using rules of conversion according to which the parsing functionality is

6 programmed, corresponding to a plurality of data types, and to provide relevant

7 ~~information for further use by said system;~~ information, said rules of conversion

8 being a rules application process, allowing a user to generate a translator for

9 parsing the billing data into a common document tree;

10 a common document model processing functionality adapted to transform

11 said relevant information into a common document model, ~~which~~ said common

12 document model is adapted to accommodate relevant information from said

13 plurality of billers and according to said plurality of data ~~types;~~ types, wherein said

14 common document tree contains data and attributes which are mapped into nodes

15 which fit said common document model for storage;

16 a database adapted to store said transformed information from said common

17 document model processing functionality;

18 a presentation functionality adapted to retrieve information from said

19 database and output at least some of said information via a network for use by bill
20 payers; and

21 an agent interface coupled to said database adapted to allow a plurality of
22 agents having agency relationships with said plurality of billers to communicate
23 with said bill payers regarding bills.

1 ~~49.~~ 48. (Currently Amended) A system according to ~~claim 48,~~ Claim 47, wherein
2 said plurality of agents interface is further adapted to allow said plurality of agents
3 to communicate with said plurality of billers regarding said bills of said bill
4 payers.

1 ~~50.~~ 49. (Currently Amended) A An electronic bill presentment and payment
2 system for presenting and paying bills, bills via the Internet, said system
3 comprising:

4 parsing functionality which is adapted to parse billing data from a plurality
5 of billers using rules of conversion according to which the parsing functionality is
6 programmed, corresponding to a plurality of data types, and to provide relevant
7 ~~information for further use by said system;~~ information, said rules of conversion
8 being a rules application process, allowing a user to generate a translator for
9 parsing the billing data into a common document tree;

10 a common document model processing functionality adapted to transform
11 said relevant information into a common document model, ~~which~~ said common

document model is adapted to accommodate relevant information from said plurality of billers and according to said plurality of data ~~types~~; types, wherein said common document tree contains data and attributes which are mapped into nodes which fit said common document model for storage;

a database adapted to store said transformed information from said common document model processing functionality;

a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers;

bill payer interactivity functionality adapted to detect and respond to communications from said bill ~~payers~~; payers by at least retrieving ~~information~~ from said database information corresponding to said bill payers and presenting said information to said bill payers in a form requested by said bill payers; and

biller interactivity functionality adapted to detect and respond to communications from said plurality of ~~billers~~; billers by at least retrieving ~~information~~ from said database information corresponding to said plurality of billers and presenting said information to said plurality of billers in a form requested by said plurality of billers.

~~51. 50.~~ (Currently Amended) A system according to ~~claim 50~~, Claim 49, wherein said biller interactivity functionality and said bill payer interactivity functionality are further adapted to present substantially the same information to said plurality

4 of billers and said bill payers in order to allow said plurality of billers to interact
5 with said bill payers regarding said same information.

1 ~~52.~~ 51. (Currently Amended) A An electronic bill presentment and payment

2 system for presenting and paying ~~bills~~, bills via the Internet, said system

3 comprising:

4 a modularized input processing engine, said input processing engine
5 adapted to preprocess billing data from a plurality of billers corresponding to a
6 plurality of data types;

7 a parsing engine including parsing functionality which is adapted to parse
8 said billing data from a plurality of billers using rules of conversion according to
9 which said parsing functionality is programmed, said billing data corresponding to
10 said plurality of data types, and to provide relevant information for further use by
11 said system;

12 a common document model processing functionality adapted to
13 transform said relevant information into a common document model, ~~which said~~
14 common document model is adapted to accommodate relevant information from
15 said plurality of billers and according to said plurality of data types;

16 a database adapted to store said transformed information from
17 said common document model processing functionality; and

18 a presentation functionality adapted to retrieve information
19 from said database and output at least some of said information via a network for

20 use by bill payers.

1 ~~53.~~ 52. (Currently Amended) The system according to ~~claim 52,~~ Claim 51, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said bill ~~payers;~~ payers by at least (i) retrieving information
4 from said database and presenting it to said bill payers in a form requested by said
5 bill payers; and (ii) altering information in said database corresponding to said bill
6 payers according to said communications.

1 ~~54.~~ 53. (Currently Amended) The system according to ~~claim 52,~~ Claim 51, further
2 comprising a financial source interface adapted to send and receive
3 communications to and from at least one financial entity and to alter information
4 in said database according to said financial source communications.

1 ~~55.~~ 54. (Currently Amended) The system according to ~~claim 52,~~ Claim 51, further
2 comprising a financial source interface adapted to send and receive
3 communications to and from at least one financial entity based at least in part on
4 communications from said bill payers and to alter information in said database
5 corresponding to said bills of said payers, according at least in part to said
6 financial source communications.

1 ~~56.~~ 55. (Currently Amended) The system according to ~~claim 52,~~ Claim 51, further
2 comprising an interactivity functionality adapted to detect and respond ~~detecting~~

3 ~~and responding~~ to communications from ~~bill payers~~, said plurality of billers by at
4 least (i) retrieving information from said database and presenting it to said ~~bill~~
5 ~~payers~~ plurality of billers in a form requested by said ~~bill payers~~ plurality of billers
6 and (ii) altering information in said database corresponding to said ~~bill payers~~
7 plurality of billers according to said communications.

1 ~~57.~~ 56. (Cancelled)

1 ~~58.~~ 57. (Currently Amended) The system according to ~~claim 52~~, Claim 51, further
2 comprising a biller interface coupled to said database adapted to allow said
3 plurality of billers to identify market segments of said bill payers according to
4 market rules and information retrieved from said database.

1 ~~59.~~ 58. (Currently Amended) The system according to ~~claim 52~~, Claim 51, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said plurality of billers regarding market segments of said
4 bill payers by retrieving information from said database and altering appearance
5 and content of bills presented to said bill payers based on said communications.

1 ~~60.~~ 59. (Currently Amended) The system according to ~~claim 52~~, Claim 51, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said plurality of billers regarding market segments of said
4 bill payers by retrieving information from said database and sending marketing

5 messages to said bill payers based on said communications.

1 ~~61.~~ 60. (Currently Amended) The system according to ~~claim 52,~~ Claim 51, further
2 comprising an agent interface coupled to said database adapted to allow a plurality
3 of agents having agency relationships with said plurality of billers to communicate
4 with said bill payers regarding bills.

1 ~~62.~~ 61. (Cancelled)

1 ~~63.~~ 62. (Currently Amended) A method of providing electronic bill presentment
2 and payment services, said method comprising the steps of:
3 modularizing the preprocessing of billing data from a plurality of billers
4 corresponding to a plurality of data types;
5 extracting relevant information from said billing data, corresponding to said
6 plurality of data types, from said plurality of billers using rules of conversion;
7 transforming said relevant information into a common document model,
8 ~~which~~ said common document model ~~is~~ adapted to accommodate said relevant
9 information from said plurality of billers and according to said plurality of data
10 types;
11 storing said transformed information from said common
12 document model in a database; and
13 retrieving said transformed information from said database and
14 outputting at least some of said information via a network for use by bill payers.

1 ~~64.~~ 63. (Currently Amended) The method of ~~claim 63~~, Claim 62, wherein said
2 billing data is extracted from a print stream of data provided by said plurality of
3 billers.

1 ~~65.~~ 64. (Currently Amended) The method of ~~claim 63~~, Claim 62, wherein said
2 billing data is extracted from a data interchange stream of data provided by said
3 plurality of billers.

1 ~~66.~~ 65. (Currently Amended) The method of ~~claim 63~~, Claim 62, wherein said
2 billing data is extracted from a financial data stream provided by said plurality of
3 billers.

1 ~~67.~~ 66. (Cancelled)

1 ~~68.~~ 67. (Cancelled)

1 ~~69.~~ 68. (Cancelled)

1 ~~70.~~ 69. (Cancelled)

1 ~~71.~~ 70. (Cancelled)

1 ~~72.~~ 71. (Currently Amended) A An electronic bill presentment and payment
2 system for presenting and paying bills, bills via the Internet, said system
3 comprising:

4 a modularized input processing engine, wherein said input processing
5 engine is adapted to preprocess billing data from a plurality of billers, said input
6 processing engine a parsing engine including a parsing functionality which is
7 adapted to parse said billing data from a said plurality of billers using rules of
8 conversion according to which the parsing functionality is programmed,
9 corresponding to a plurality of data types, and to provide relevant information for
10 ~~further use by said system;~~ information, said rules of conversion being a rules
11 application process, allowing a user to generate a translator for parsing the billing
12 data into a common document tree;

13 a common document model processing functionality adapted to transform
14 said relevant information into a common document model, said common
15 document model is adapted to accommodate said relevant information from said
16 plurality of billers and according to said plurality of data ~~types;~~ types, wherein said
17 common document tree contains data and attributes which are mapped into nodes
18 which fit said common document model for storage;

19 a database adapted to store said transformed information from said common
20 document model processing functionality;

21 presentation functionality adapted to retrieve information from said
22 database and output at least some of said information via a network for use by bill
23 payers; and

24 ~~control functionality adapted to allow said plurality of billers to control at~~

25 ~~least one of said parsing functionality, said common document model~~
26 ~~functionality, said database functionality, and said presentation functionality.~~
27 bill payer interactivity functionality adapted to detect and respond to
28 communications from said bill payers by at least retrieving from said database
29 information corresponding to said bill payers and presenting said information to
30 said bill payers in a form requested by said bill payers; and
31 biller interactivity functionality adapted to detect and respond to
32 communications from said plurality of billers by at least retrieving from said
33 database information corresponding to said plurality of billers and presenting said
34 information to said plurality of billers in a form requested by said plurality of
35 billers.

1 ~~73.~~ 72. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said bill ~~payers,~~ payers by at least (i) retrieving information
4 from said database and presenting it to said bill payers in a form requested by said
5 bill payers; and (ii) altering information in said database corresponding to said bill
6 payers according to said communications.

1 ~~74.~~ 73. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising a financial source interface adapted to send and receive
3 communications to and from at least one financial entity and to alter information

4 in said database according to said financial source communications.

1 ~~75.~~ 74. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising a financial source interface adapted to send and receive
3 communications to and from at least one financial entity based at least in part on
4 communications from said bill payers and to alter information in said database
5 corresponding to said bills of said payers, according at least in part to said
6 financial source communications.

1 ~~76.~~ 75. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an interactivity functionality adapted to detect and respond ~~detecting~~
3 ~~and responding~~ to communications from ~~bill payers,~~ said plurality of billers by at
4 least (i) retrieving information from said database and presenting it to said ~~bill~~
5 ~~payers~~ plurality of billers in a form requested by said ~~bill payers~~ plurality of billers
6 and (ii) altering information in said database corresponding to said ~~bill payers~~
7 plurality of billers according to said communications.

1 ~~77.~~ 76. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an interactivity functionality adapted to send and receive ~~sending and~~
3 ~~receiving~~ communications to and from at least one financial entity based at least in
4 part on communications from said bill payers and to alter information in said
5 database corresponding to said bills of said bill payers, according at least in part to
6 said communications.

1 ~~78.~~ 77. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising a biller interface coupled to said database adapted to allow said
3 plurality of billers to identify market segments of said bill payers according to
4 market rules and information retrieved from said database.

1 ~~79.~~ 78. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said plurality of billers regarding market segments of said
4 bill payers by retrieving information from said database and altering appearance
5 and content of bills presented to said bill payers based on said communications.

1 ~~80.~~ 79. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an interactivity functionality adapted to detect and respond to
3 communications from said plurality of billers regarding market segments of said
4 bill payers by retrieving information from said database and sending marketing
5 messages to said bill payers based on said communications.

1 ~~81.~~ 80. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further
2 comprising an agent interface coupled to said database adapted to allow a plurality
3 of agents having agency relationships with said plurality of billers to communicate
4 with said bill payers regarding bills.

5 ~~82.~~ 81. (Currently Amended) The system according to ~~claim 72,~~ Claim 71, further

6 comprising ~~bill payer interactivity functionality adapted to detect and respond to~~
7 ~~communications from said bill payers, by at least retrieving information from said~~
8 ~~database corresponding to said bill payers and presenting said information to said~~
9 ~~bill payers in a form requested by said bill payers; and biller interactivity~~
10 ~~functionality adapted to detect and respond to communications from said plurality~~
11 ~~of billers, by at least retrieving information from said database corresponding to~~
12 ~~said plurality of billers and presenting said information to said plurality of billers~~
13 ~~in a form requested by said plurality of billers. a control functionality adapted to~~
14 ~~allow said plurality of billers to control at least one of said parsing functionality,~~
15 ~~said common document model functionality, said database functionality, and said~~
16 ~~presentation functionality.~~